

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Lake County proposes to carry out the 2018 Consolidated Plan with its FY 2021 CDBG and HOME funds. In essence it will be undertaking the same activities it did in FY 2020. These will include Homeless Prevention, Fair Housing, Public Facilities and Infrastructure Improvements and ADA Improvements in various participating cities and towns, Homebuyer Assistance, Program Administration, Elderly/Handicapped Transportation, Owner Housing Rehabilitation, Mental Health America, Indiana Plan, St. Jude House, Habitat for Humanity, In-Pact, Inc., rehabilitation of housing for special needs households and possibly Demolitions. It will also continue to carry out the CDBG CARES Act Funding and the new HOME ARP funding.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The overall goal of CDBG and HOME programs is to improve the living environment of lower income persons and households in the Urban Lake County area. The County undertakes a number of different activities designed to accomplish that goal. These activities and proposed outcomes are:

Owner Housing Rehabilitation - 30

CHDO - 2

Homebuyer Assistance - 40

Social Services - 6

Cities and Towns Public Facilities and Public Improvements - 9

New Housing Construction - 5

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The County has been carrying out the programs and projects set forth in its Consolidated Plan. As can be determined from its past CAPER's, it has been successful in carrying out this Plan. In all but a few cases, it has either met, or exceeded program goals. While doing this, it has also successfully carried out NSP 1 and NSP 3 projects as well as two rounds of a COVID-19 Grant and a U.S. Treasury Grant for Emergency Rental Assistance.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The County has a HUD approved Citizen Participation Plan (CPP) which it follows in order to meet the requirements of the program regulations for citizen participation in planning process. In a sprawling Urban County, with 16 participating cities and town, plus townships, non-profits and so on, it is not easy to have a centralized process.

In order to deal with this situation, the County requires each participating city or town to hold one public hearing in that community for the project(s) it is proposing to undertake in the coming year with CDBG funds. The County will publicize another hearing/comment period. The cities and towns are required to submit, along with their project application, the approved resolution as well as a signed Section 3 Understanding and Affirmative Action Program Implementing Section 3.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	LAKE COUNTY	
CDBG Administrator		Lake County Community Economic Development Dept
HOPWA Administrator		
HOME Administrator		Lake County Community Economic Development Dept
ESG Administrator		NA
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

LCCEDD is the Lake County Community Economic Development Department.

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

There exists in Lake County a wide array of groups and organizations that provide housing and social service assistance to lower income households and the homeless. There is a need for more. Some cover only certain communities in Lake County, or certain group types. Most, but not all, are part of the local Continuum of Care (COC, which falls under the balance of the State of Indiana program). However, the COC in District 1A, which covers Lake County, has organized to a greater extent than most balance of the State areas.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The County, through the LCCEDD, has been administrating the CDBG/HOME programs since the early 1980's. Over that time, it has developed a working relationship with many of the groups that are housing, homeless and service providers to low income households and persons. As an active member of the local COC, the County works as appropriate as necessary with these groups, to provide assistance to the homeless and those at risk of homelessness. Some of this coordination and cooperation is in the form of referrals, other times, direct financial assistance or the development of decent, safe and sanitary affordable housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

As noted earlier, Lake County is part of the local COC (Region 1A). The County does not usually deal with chronically homeless families or persons. It does deal directly with households who are at risk of homelessness and occasionally with those who are homeless through its Homeless Prevention program. Depending on the specific group, the County works very closely with some organizations (e.g. Habitat for Humanity, In-Pact, Inc., St. Jude House, etc.), but virtually not at all with some others who concentrate their efforts in Gary, Hammond and East Chicago. It usually depends on the clients, or the client referral, as to how much the County gets involved in a particular situation.

For instance, The County, through it Homeless Prevention program, provides direct financial assistance to homeless veterans. These are usually referrals from the County's local veteran's organizations, or from the Jesse Brown VA Medical Center. They work with homeless veterans to get them Section 8 vouchers. When this is accomplished these groups will assist veterans to apply to the County for assistance with deposit funds so they are able to get into a unit with their voucher.

New American Rescue Plan funds in the HOME program will be used specifically for Veterans Housing in the form of single-family residential homes.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The County does not receive any ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Calumet Township Trustee's Office
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County receives from and makes referrals to the township for households in need of homeless and about to be homeless assistance. They were part of the large CP mail survey. Anticipate continuing to work with the Township in the future.
2	Agency/Group/Organization	IN-PACT, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County has worked closely with In-Pact, Inc. for years to develop housing for disabled clients. They discuss issues regularly and are funded regularly with HOME money. They were also part of the CP mail survey. Anticipate continuing to work with and fund them.
3	Agency/Group/Organization	The Salvation Army - Munster
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County will occasionally refer clients to this group for assistance with food, clothes, rent and mortgage assistance, especially if it is out of Homeless Prevention funds. This group was part of the CP mail survey. The County intends to continue this relationship.
4	Agency/Group/Organization	The Salvation Army Gary-Merrillville
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County accepts referrals from and gives referrals to this group, especially when it is out of Homeless Prevention funds. They were also part of the CP mail survey. The County anticipates continuing this relationship.
5	Agency/Group/Organization	CONTINUUM OF CARE OF NWI
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County is part of the Continuum of Care of NWI. While the County does not often deal directly with homeless persons and households, it does deal directly with households at risk of becoming homeless. It often provides Homeless Prevention assistance to such households, some of whom are referred by other members of the COC. It anticipates continuing to be part of the COC and to work with, and other members, to serve and assist such households. The local COC was part of the CP mail survey.
6	Agency/Group/Organization	Hanover Township Trustee
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
7	Agency/Group/Organization	Eagle Creek Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
8	Agency/Group/Organization	Ross Township Trustee
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
9	Agency/Group/Organization	Center Township Trustee
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
10	Agency/Group/Organization	Hobart Township Trustees Office
	Agency/Group/Organization Type	Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.

11	Agency/Group/Organization	Winfield Township Trustee & Food Pantry
	Agency/Group/Organization Type	Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
12	Agency/Group/Organization	Northwest Indiana Community Action
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County refers clients to and receives referrals from this organization. The County will continue its relationship with this group.
13	Agency/Group/Organization	Lake County Community Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County occasionally refers clients to this organization. This group also operates the elderly/handicapped transportation activity funded by County CDBG funds. The County will continue its relationship with the group.
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Identify any Agency Types not consulted and provide rationale for not consulting

There were no organizations, agencies or offices specifically excluded or not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	NW Indiana Community Action	Coordinate with them.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The County has a HUD approved Citizen Participation Plan (CPP) which it follows in order to meet the requirements of the program regulations for citizen participation in planning process. In a sprawling Urban County, with 16 participating cities and towns, plus townships, non-profits and so on, it is not easy to have a centralized process.

In order to deal with this situation, the County requires each participating city or town to hold one public hearing in that community for the project(s) it is proposing to undertake in the coming year with CDBG funds. The cities and towns are required to submit, along with the project application(s), the approved resolution as well as a signed Section 3 Understanding and Affirmative Action Program Implementing Section 3.

In addition, the County will hold two (2) public hearing/comment periods concerning the development and content of the Action Plan (AP). The first will be held at the beginning of the AP, in June. This is to explain the program and gather information for interested citizens and organizations. The second is held after the draft AP is made available to the public, and just before the Plan is submitted to HUD. This is usually in late June or early July. Both of these hearings are published in the local newspaper before the hearing is held. In addition, copies of the AP are distributed to the affected participating jurisdictions, and it is made available at the main County Library, at the office of LCCEDD and on the County's website. Finally, the Lake County Council approves a resolution authorizing LCCEDD to submit the Plan to HUD for review and approval.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community				
3	Internet Outreach	Non-targeted/broad community				www.lakecountyin.org
4	Deliver to participating jurisdiction and to County Library	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The main source of funding for the goals, programs and projects discussed in this Action Plan will come from the Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME). The County will also contribute available local funds, such as the Revolving Loan Funds, to meet community and economic development needs of the County.

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) funds received by the County can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development and improved community facilities and services, provided that the activities primarily benefit low and moderate income residents. Some examples of how the County has used CDBG funds in the past include:

- Housing rehabilitation for income eligible homeowners,
- Homeless Prevention,
- Social service programs for youth and seniors,
- Clearance and demolition of blighted structures, and
- Public facility and infrastructure improvements.

Home Investment Partnerships Program (HOME)

The Home Investment Partnerships Program (HOME) funds received by the County must be used for affordable housing projects. Beneficiaries of HOME funded projects must earn less than eighty percent (80%) of the area median income. Eligible types of activities include:

- Homebuyer Assistance,
- Acquisition or development of new affordable housing, and
- Rehabilitation of existing affordable housing.

County Revolving Loan Funds

The Lake County Economic Development Commission maintains a revolving loan account that provides short term financing to establish or expand industrial and commercial businesses. The goal of the assistance is to create permanent jobs where at least 51% of the jobs are made available to low and moderate income persons.

CARES Act Funds

The CARES Act funds will be used to prevent, prepare for and respond to the Coronavirus.

HOME ARP Funds

These funds will be used to assist individuals or families that are homeless or at risk of becoming homeless, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking and veterans and families that include a veteran family member that meets one of the preceding criteria.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,520,540	0	0	1,520,540	0	See above
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,804,300	0	0	2,804,300	0	See above
Other	public - federal	Other	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The HOME Program has matching requirements where each \$1 of project costs must be matched with \$0.25 of eligible match. The County expects to generate HOME Match credit through investment made by its CHDO in HOME assisted units and also in the other development projects. The County partners with Habitat for Humanity. Habitat for Humanity is able to generate match through in-kind donations and

volunteer labor. The level of "HOME Match Funds" greatly exceeds what is required by regulation.

In addition to match requirements, the County expects to leverage funds from the private market through its Homebuyer Assistance Program. This very successful program has leveraged many millions in private (and public) mortgage funds. The Homebuyer program requires both equity and private, or public, lenders to be involved in a project. If such funds are not involved, the County will not assist the applicant. With funding at the current level, this activity usually generates \$3.5 to \$4.5 million in other financing.

The allocation of CDBG funds to local participating communities often results in the leveraging of other local, state and federal funds invested in infrastructure projects. The economic revolving loan fund also generates leveraged funds in projects. This is usually lender and equity funding, but occasionally other public funds may be involved.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

A number of years ago the County set out to develop a mixed income housing development in Lake Station that is now known as River Walk. For many reasons, including the housing crisis in 2008, this development has not worked out as planned. The Redevelopment Commission has taken back possession of the lots in the development that have not been sold, plus all of the infrastructure that was installed with CDBG funds. The County is currently trying to complete Phase 1 of this development using HOME and NSP 3 funds and working with Habitat for Humanity, In-Pact, Inc. and other to achieve this goal. Lower income buyers of units may also receive down payment assistance from the County's Homebuyer Assistance Program. The County has no other land that it anticipates being part of an activity over the next four (4) years.

the County and the participating municipalities, through their redevelopment commissions, are able to obtain vacant and abandoned properties and provide them to potential developers for re-use. The County is also supporting the development and growth of a local land bank to address the issues of vacant and abandoned properties.

Discussion

The County did not allocate the program income listed above to any specific project. The County wishes to leave this money unallocated in case there is need for contingency funds.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	IMPROVE OWNER HOUSING STOCK	2018	2022	Affordable Housing	URBAN LAKE COUNTY	SUBSTANDARD OWNER HOUSING STOCK	CDBG: \$286,432	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	INCREASE HOME OWNERSHIP	2018	2022	Affordable Housing	URBAN LAKE COUNTY Lake Station	HOME BUYER AFFORDABILITY	HOME: \$2,488,842	Homeowner Housing Added: 7 Household Housing Unit Direct Financial Assistance to Homebuyers: 40 Households Assisted
3	IMPROVE PUBLIC SERVICES	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY	PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$120,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
4	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY	PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$675,128	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	ELIMINATE BLIGHT	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY Whiting	BLIGHT ELIMINATION	CDBG: \$114,872	Buildings Demolished: 15 Buildings
6	AFFIRMATIVELY FURTHER FAIR HOUSING	2018	2022	Affordable Housing Non-Homeless Special Needs	URBAN LAKE COUNTY	FAIR HOUSING	CDBG: \$35,000	Homeless Person Overnight Shelter: 150 Persons Assisted
7	HOMELESS PREVENTION	2018	2022	Homeless	URBAN LAKE COUNTY	HOMELESS PREVENTION	CDBG: \$60,000	Homelessness Prevention: 100 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	IMPROVE OWNER HOUSING STOCK
	Goal Description	The County will provide loans and grants to homeowners to rehabilitate their dwelling unit. This should assist at least 10 households depending on the mix of housing rehabilitation activities.
2	Goal Name	INCREASE HOME OWNERSHIP
	Goal Description	The County will continue its highly successful homebuyer assistance program. This not only provides affordable owner housing for lower income households, it also leverages millions of dollars in private mortgage and equity funds. The County will also fund its CHDO to build single family homes for lower income households as well as the County building single family homes in the River Walk Subdivision. The County will also be using American Rescue Plan funds to build new single-family homes for veterans.

3	Goal Name	IMPROVE PUBLIC SERVICES
	Goal Description	The County will provide support for Lake County Community Services, Parent's as Teachers, Indiana Plan and St. Jude House.
4	Goal Name	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Goal Description	The County allocates roughly 50% of the CDBG funds it receives to the participating jurisdictions to undertake projects in their locality that are eligible and meet a national objective.
5	Goal Name	ELIMINATE BLIGHT
	Goal Description	The County will demolish unsafe, unsanitary substandard structures in their jurisdiction.
6	Goal Name	AFFIRMATIVELY FURTHER FAIR HOUSING
	Goal Description	The County will continue to support Northwest Indiana Reinvestment Alliance.
7	Goal Name	HOMELESS PREVENTION
	Goal Description	The County will continue to provide limited one-time assistance to lower income households to prevent homelessness. These are limited to up to \$1,000 for such things as rent and mortgage assistance. Assistance is also provided, on occasion, to those who are homeless to provide rent deposits.

Projects

AP-35 Projects – 91.220(d)

Introduction

The County is proposing to fund a total of 21 projects in the 2021 year.

Projects

#	Project Name
1	CL FY21 ADA CURB CUTS
2	HI FY21 RIVER DR. STREET IMPROVEMENTS
3	ME FY21 DRAINAGE IMPROVEMENTS
4	MU FY21 STREET RECONSTRUCTION & DRAINAGE IMPROVEMENTS
5	NC FY21 STREET IMPROVEMENTS
6	SV FY21 ADA PARK IMPROVEMENTS
7	WH FY21 DEMOLITIONS
8	LC FY21 DEMOLITIONS
9	INDIANA PLAN FOR EQUAL EMPLOYMENT
10	ST. JUDE HOUSE
11	MENTAL HEALTH AMERICA (P.A.T.H.)
12	LAKE COUNTY COMMUNITY SERVICES
13	VETERAN'S HOUSING
14	OWNER HOUSING REHAB
15	CHDO HOUSING DEVELOPMENT
16	CHDO OPERATING COSTS
17	FAIR HOUSING
18	HOMELESS PREVENTION
19	PLANNING & ADMIN
20	HOMEBUYER ASSISTANCE
21	RIVER WALK

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

By an agreement between the County and the 16 participating jurisdictions, roughly 50% of CDBG funds are allocated to these cities and towns to be used on locally selected projects which meet a CDBG national goal (almost always primarily benefitting low income persons). The remainder is allocated for several public service projects, homeowner rehabilitation and homeless prevention. HOME funds,

depending on funding levels, is usually divided between special needs housing and homebuyer assistance. Rental rehabilitation, while a definite need, is no longer funded due to lack of landlord interest. New construction of single-family residences will be funded since it is carried out by a CHDO and by the County using both NSP 3 and HOME funds as well as American Rescue Plan Funds.

The primary obstacle to addressing underserved needs is funding levels and reduced program funding to serve lower income persons.

AP-38 Project Summary
Project Summary Information

1	Project Name	CL FY21 ADA CURB CUTS
	Target Area	Cedar Lake
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$58,320
	Description	ADA Curb Cuts in Lynnsway Subdivision in Cedar Lake, IN.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,300 households with disabilities will benefit from this project.
	Location Description	ADA Curb Cuts in Lynnsway Subdivision on Parrish Ave. & 147th Ave., 147th Ave. & Drummond St., Euclid & 148th Pl., Ivy & 148th Pl., Ivy & 149th Ave.
	Planned Activities	Installation of ADA curb cuts and detectable warning tiles.
2	Project Name	HI FY21 RIVER DR. STREET IMPROVEMENTS
	Target Area	Highland
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$104,168
	Description	2400 - 2500 BLOCK OF RIVER DR. WATER MAIN AND STREET IMPROVEMENT PROJECT.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 36 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	2400 - 2500 BLOCK OF RIVER DR., HIGHLAND, IN.
	Planned Activities	INSTALLATION OF A NEW WATERMAIN, SIDEWALKS, CURBS, APRONS, MILL AND RESURFACE STREET.
3	Project Name	ME FY21 DRAINAGE IMPROVEMENTS
	Target Area	Merrillville
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE

	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$147,488
	Description	MARCELLA ROAD DRAINAGE IMPROVEMENT PROJECT
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 26 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	DRAINAGE IMPROVEMENTS ON MARCELLA RD FROM 55TH AVE. TO 53RD AVE.
	Planned Activities	INSTALLATION OF APPROXIMATELY 1585 LINEAR FEET OF NEW DRAINAGE SYSTEM TO ENHANCE THE SAFETY AND PUBLIC HEALTH OF THE HOMES ON MARCELLA ROAD.
4	Project Name	MU FY21 STREET RECONSTRUCTION & DRAINAGE IMPROVEMENTS
	Target Area	Munster
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$103,712
	Description	MUNSTER ALLEY RECONSTRUCTION AND DRAINAGE IMPROVEMENTS.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 3118 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	THE FOLLOWING ALLEYS WILL BE RECONSTRUCTED: W. OF HOHMAN AVE./E. OF FOREST AVE./N. OF ADELAIDE PL. N. OF BELMONT/S. OF BELDEN BETWEEN HOHMAN AND MANOR N. OF BROADMOOR/S. OF BELMONT BETWEEN HOHMAN AND MANOR N. OF SUNNYSIDE/S. OF FAIRBANKS BETWEEN HOHMAN AND MANOR BETWEEN HOLLYWOOD AVE & KINSLEY PL.
	Planned Activities	THE RECONSTRUCTION OF 5 ALLEYS WILL ADDRESS THE GRADE OF THE ALLEY IN ORDER TO CHANNEL STORMWATER AWAY FROM PRIVATE PROPERTY TO ALLEVIATE BACKYARD FLOODING.

5	Project Name	NC FY21 STREET IMPROVEMENTS
	Target Area	New Chicago
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$29,840
	Description	STREET IMPROVEMENTS INCLUDING STORM DRAINS, CURB CUTS AND DETECTABLE WARNING TILES.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 26 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT
	Location Description	FAIRVIEW AT DEKALB IMPROVEMENTS
	Planned Activities	INSTALL STORM DRAINS, ADA CURB CUTS AND DETECTABLE WARNING TILES.
6	Project Name	SV FY21 ADA PARK IMPROVEMENTS
	Target Area	Schererville
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$124,688
	Description	ADA IMPROVEMENTS TO ROHRMAN PARK.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 2766 PERSONS WILL BENEFIT FROM THIS PROJECT.
	Location Description	ADA IMPROVEMENTS AT ROHRMAN PARK, 6750 ROHRMAN RD., SCHERERVILLE, IN.
	Planned Activities	RENOVATION TO THE EXISTING PLAYGROUND AREA CONSISTING OF ADA ACCESSIBLE ROUTES, SURFACING AND EQUIPMENT.
7	Project Name	WH FY21 DEMOLITIONS
	Target Area	Whiting
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE

	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$39,872
	Description	DEMOLITION OF UNSAFE BUILDINGS WITHIN THE CITY OF WHITING.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 5 BUILDINGS WILL BE DEMOLISHED.
	Location Description	DEMOLITION OF THE FOLLOWING: 2209 INDIANAPOLIS BLVD., 2213 INDIANAPOLIS BLVD., 1922 FRONT ST., 1653 CENTER ST., 2217 NEW YORK AVE.
	Planned Activities	DEMOLITION OF APPROXIMATELY 5 BUILDINGS WITHIN THE CITY OF WHITING.
8	Project Name	LC FY21 DEMOLITIONS
	Target Area	URBAN LAKE COUNTY
	Goals Supported	ELIMINATE BLIGHT
	Needs Addressed	BLIGHT ELIMINATION
	Funding	CDBG: \$75,000
	Description	DEMOLITION OF UNSAFE, BLIGHTED STRUCTURES.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 10 STRUCTURES WILL BE DEMOLISHED
	Location Description	DEMOLITION OF UNSAFE BLIGHTED STRUCTURES THROUGHOUT LAKE COUNTY, IN.
	Planned Activities	DEMOLITION OF UNSAFE, BLIGHTED STRUCTURES.
9	Project Name	INDIANA PLAN FOR EQUAL EMPLOYMENT
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$25,000

	Description	INDIANA PLAN IS AN OUTREACH PROGRAM THAT AIMS TO INCREASE MORE DIVERSITY WITHIN THE NWI BUILDING TRADES THROUGH TEST PREPARATION, JOB MENTORING AND GENERAL AWARENESS.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 12 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	3101 BROADWAY, GARY, IN
	Planned Activities	INDIANA PLAN IS AN OUTREACH PROGRAM THAT AIMS TO INCREASE MORE DIVERSITY WITHIN THE NWI BUILDING TRADES THROUGH TEST PREPARATION, JOB MENTORING AND GENERAL AWARENESS. INDIANA PLAN WILL ASSIST INDIVIDUALS IN ALL OF LAKE COUNTY EXCEPT, GARY, HAMMOND AND EAST CHICAGO.
10	Project Name	ST. JUDE HOUSE
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$10,000
	Description	ST. JUDE HOUSE EMPOWERS CLIENTS AND THEIR CHILDREN WITH TOOLS, RESOURCES AND PROGRAMS ON THEIR JOURNEY TO SELF SUFFICIENCY INCLUDING HOUSING, EMPLOYMENT AND TRANSPORTATION TO BREAK THE CYCLE OF VIOLENCE IN THEIR LIVES.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 500 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	ST. JUDE HOUSE, 12490 MARSHALL ST., CROWN POINT, IN
Planned Activities	ST. JUDE HOUSE IS A DOMESTIC VIOLENCE SHELTER THAT EMPOWERS CLIENTS AND THEIR CHILDREN WITH TOOLS, RESOURCES AND PROGRAMS ON THEIR JOURNEY TO SELF SUFFICIENCY INCLUDING HOUSING, EMPLOYMENT AND TRANSPORTATION TO BREAK THE CYCLE OF VIOLENCE IN THEIR LIVES.	

11	Project Name	MENTAL HEALTH AMERICA (P.A.T.H.)
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$40,000
	Description	FUNDING TO ASSIST PARENTS IN TEACHING OF PRE-SCHOOL AGED CHILDREN
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 135 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	IN THE HOMES OF FAMILIES LIVING IN SOUTH LAKE COUNTY, IN.
	Planned Activities	FUNDING TO ASSIST PARENTS IN TEACHING OF PRE-SCHOOL AGED CHILDREN
12	Project Name	LAKE COUNTY COMMUNITY SERVICES
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$45,000
	Description	BUS FUEL REIMBURSEMENT FOR ELDERLY AND HANDICAPPED TRANSPORTATION
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 300 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	LCCS COVERS SOUTH LAKE COUNTY WHICH INCLUDES THE FOLLOWING: CROWN POINT, CEDAR LAKE, LOWELL, WINFIELD, ST. JOHN, DYER AND SCHERERVILLE.
	Planned Activities	BUS FUEL REIMBURSEMENT FOR ELDERLY AND HANDICAPPED TRANSPORTATION.
13	Project Name	VETERAN'S HOUSING

	Target Area	Lake Station
	Goals Supported	IMPROVE OWNER HOUSING STOCK
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK
	Funding	HOME: \$2,197,879
	Description	NEW CONSTRUCTION OF APPROXIMATELY 3 HOMES TO BE SOLD TO LOW INCOME VETERANS.
	Target Date	6/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 3 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	RIVER WALK SUBDIVISION IN LAKE STATION, IN.
	Planned Activities	NEW CONSTRUCTION OF APPROXIMATELY 3 HOMES FOR LOW INCOME VETERANS IN THE RIVER WALK SUBDIVISION IN LAKE STATION, IN.
14	Project Name	OWNER HOUSING REHAB
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE OWNER HOUSING STOCK
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK
	Funding	CDBG: \$286,432
	Description	EMERGENCY GRANT AND REHABILITATION PROJECTS FOR HOMEOWNERS.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 10 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	ALL OF LAKE COUNTY, IN EXCEPT THE CITIES OF GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	DO EMERGENCY HOUSING REPAIRS AND REHABILITATION FOR LOW TO MODERATE INCOME HOMEOWNERS.
15	Project Name	CHDO HOUSING DEVELOPMENT
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE OWNER HOUSING STOCK

	Needs Addressed	HOMEBUYER AFFORDABILITY
	Funding	HOME: \$90,963
	Description	CHDO HOUSING DEVELOPMENT
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 2 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	ALL OF LAKE COUNTY, IN EXCEPT GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	CONSTRUCTION OF APPROXIMATELY 2 NEW HOMES FOR LOW/MOD INCOME CLIENTELLE.
16	Project Name	CHDO OPERATING COSTS
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE HOME OWNERSHIP
	Needs Addressed	HOMEBUYER AFFORDABILITY
	Funding	HOME: \$30,321
	Description	FUNDING WILL BE USED TO SUPPORT THE OPERATIONS OF THE COUNTY'S CHDO.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	HABITAT FOR HUMANITY, 3777 COLFAX ST., GARY, IN.
	Planned Activities	HOME FUNDS WILL HELP TO COVER THE ADMINISTRATIVE COSTS FOR HABITAT FOR HUMANITY DURING CONSTRUCTION OF HOMES IN LAKE COUNTY, IN.
17	Project Name	FAIR HOUSING
	Target Area	URBAN LAKE COUNTY
	Goals Supported	AFFIRMATIVELY FURTHER FAIR HOUSING
	Needs Addressed	FAIR HOUSING
	Funding	CDBG: \$35,000

	Description	NWI REINVESTMENT ALLIANCE WILL BE FUNDED TO ASSIST LOW INCOME INDIVIDUALS WITH HOUSING NEEDS.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 400 PEOPLES WILL BENEFIT FROM THIS PROJECT.
	Location Description	5209 HOHMAN AVE., SUITE 123, HAMMOND, IN
	Planned Activities	NWI REINVESTMENT ALLIANCE RECEIVES CDBG FUNDS TO ADDRESS HOUSING ISSUES IN LAKE COUNTY, IN
18	Project Name	HOMELESS PREVENTION
	Target Area	URBAN LAKE COUNTY
	Goals Supported	HOMELESS PREVENTION
	Needs Addressed	HOMELESS PREVENTION
	Funding	CDBG: \$60,000
	Description	THE COUNTY FUNDS THIS PROGRAM TO ASSIST LOW INCOME CLIENTS WITH RENT, MORTGAGE AND SECURITY DEPOSITS.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 100 LOW AND LOW/MODERATE INCOME PERSONS WILL BENEFIT FROM THIS PROJECT.
	Location Description	THIS PROJECT WILL HELP PEOPLES IN ALL OF LAKE COUNTY, IN EXCEPT GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	RENT, MORTGAGE AND SECURITY DEPOSITS OF UP TO \$1,000 ONCE EVERY FIVE YEARS.
19	Project Name	PLANNING & ADMIN
	Target Area	URBAN LAKE COUNTY

	Goals Supported	IMPROVE OWNER HOUSING STOCK INCREASE HOME OWNERSHIP IMPROVE PUBLIC SERVICES IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE ELIMINATE BLIGHT AFFIRMATIVELY FURTHER FAIR HOUSING HOMELESS PREVENTION
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK HOMEBUYER AFFORDABILITY SPECIAL NEEDS FACILITIES AND SERVICES HOMELESS PREVENTION BLIGHT ELIMINATION AT-RISK CHILDREN FAIR HOUSING SPECIAL NEEDS HOUSING PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$304,108 HOME: \$60,642
	Description	PLANNING AND ADMINISTRATIVE PURPOSES
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	LCCEDD, 2293 N. MAIN ST., CROWN POINT, IN.
	Planned Activities	ADMINISTRATIVE COSTS TO COVER SALARIES, OFFICE SUPPLIES, TRAVEL, ETC.
20	Project Name	HOMEBUYER ASSISTANCE
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE HOME OWNERSHIP
	Needs Addressed	HOMEBUYER AFFORDABILITY
	Funding	HOME: \$200,000
	Description	FUNDING TO BE USED TO ASSIST LOW INCOME CLIENTS WITH DOWN PAYMENT ASSISTANCE OF UP TO \$5,000.
	Target Date	8/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 40 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	ALL OF LAKE COUNTY, IN EXCEPT GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	DOWN PAYMENT ASSISTANCE GIVEN TO LOW/MOD INCOME CLIENTELLE FOR THE PURCHASE OF A HOME.
21	Project Name	RIVER WALK
	Target Area	Lake Station
	Goals Supported	IMPROVE OWNER HOUSING STOCK
	Needs Addressed	HOME BUYER AFFORDABILITY
	Funding	HOME: \$224,495
	Description	THE COUNTY WILL FUND THIS PROJECT IN ORDER TO CONSTRUCT 2 SINGLE FAMILY HOMES FOR LOW INCOME CLIENTELLE.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	APPROXIMATELY 2 HOUSEHOLDS WILL BENEFIT FROM THIS PROJECT.
	Location Description	RIVER WALK SUBDIVISION, LAKE STATION, IN.
	Planned Activities	CONSTRUCT 2 SINGLE FAMILY HOMES FOR LOW INCOME CLIENTELLE.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The County does not "target" any specific areas in the Urban County. That said, it does allocate roughly 50% of its allocation of CDBG funds to 16 cities and towns that participate in making up the Urban County. They may submit any CDBG eligible activity that meets a national goal to the County for inclusion in its Annual Plan. Due to reduced funding levels over the years, the County has moved to providing funds to half of the 16 communities each year. This makes for larger local allocations and permits larger more significant projects. Most of the cities and towns undertake public improvements primarily benefitting lower income areas or households. However, some undertake public service projects such as transportation for the elderly and handicapped.

The remaining CDBG funds go for administration, public services, housing and, occasionally, a County public improvements project or demolition. HOME and CDBG funds for housing are allocated to the entire Urban County.

Geographic Distribution

Target Area	Percentage of Funds
URBAN LAKE COUNTY	57
Whiting	2
Schneider	1
Schererville	9
New Chicago	2
Munster	15
Merrillville	11
Highland	8
Cedar Lake	4
Lowell	
Hobart	
Lake Station	
Dyer	
Griffith	
Winfield	
St. John	
Crown Point	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

When the County established itself as an Urban County under the CDBG program it agreed that each participating city or town would receive roughly 50% of the CDBG allocation for eligible projects meeting a national goal of the program. This was to assure the County would meet the then required goal of having a participating population of 200,000. The County has followed this approach since the creation of the Urban County.

All remaining CDBG and HOME funds are allocated to the whole of the Urban County and may be used anywhere for projects that are eligible and meet a national goal.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The County will be continuing its existing housing programs with less funds. It will engage in owner housing rehabilitation, new housing construction, homeless prevention and homebuyer assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	147
Non-Homeless	10
Special-Needs	0
Total	157

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	7
Rehab of Existing Units	10
Acquisition of Existing Units	40
Total	157

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

There are no public housing units located in Urban Lake County.

Actions planned during the next year to address the needs to public housing

Not Applicable.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Not Applicable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The County will continue to support all homeless activities through coordination with the Continuum of Care (COC). The County will use funding available in this program years for (1) the Homeless Prevention program and (2) to support the development of permanent housing for veterans. In regard to non-homeless special needs, the County proposes to support (1) transportation services for elderly and handicapped and (2) ADA improvements to a number of facilities and infrastructure throughout the County. It is expected that elderly and handicapped homeowners will receive assistance via the homeowner rehabilitation programs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Urban Lake County is an active participant in the are COC organization. The County's homeless strategies are informed based on the needs, priorities and strategies of the overall COC.

While there is very little street outreach within the Urban County jurisdiction, there are several points of entry into services and shelter provided by the COC members. The County's Homeless Prevention Program serves as one point of entry. Township offices can also serve as a point of entry when residents seek housing assistance. Once entered into the system, homeless persons being assisted by a COC member will undergo a coordinated entry and assessment process. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the COC located in Lake County are required to use coordinated entry. The Balance of State COC has provided training and service providers within Lake County are fully operational. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amount for rapid rehousing; (3) process for determining priority for permanent support housing; and (4) referral services. The processes and assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

Addressing the emergency shelter and transitional housing needs of homeless persons

As noted, the County is part of the COC. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. While the County will support all of the COC members through coordination with the COC, the County does not propose to use any of the federal

resources available through tis plan to support emergency or transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

As an active participant in the local COC the County plays a role in helping homeless persons of all types (veterans, chronically homeless, families with children, persons discharged from institutions, etc.) make the transition to permanent housing and independent living. The County provides direct cash assistance, via its Homeless Prevention program, permits homeless and at-risk households to obtain permanent housing and achieve independent living. The County will also support the development of permanent housing. The plan calls for the support of additional veterans housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

As noted above, the County Homeless Prevention Program provides one-time payments of up to \$1,000 to assist with rent, security deposits and mortgage payments. This is designed to keep households from becoming homeless. As an active participant in the local COC, the County will assist in the implementation of the adopted discharge policies when needed.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

HUD defines regulatory barriers as public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can raise development costs in some communities by as much as 35 percent. General opposition to affordable housing, often called "Not in My Back Yard" or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular.

In the 2017 fair housing study conducted by the County, a number of public policy barriers were identified as barriers to affordable housing that may also serve as impediments to fair housing choice, including zoning requirements for large lots and large homes. The study also cited public sentiment against multi-family housing and affordable housing in general as complications in efforts to develop additional affordable housing in some of the communities and decrease racial and economic disparities across the communities in the County. A limited supply of rental housing outside the entitlement cities (Gary, Hammond and East Chicago) further reduces housing choice for people who are unable to secure a mortgage or are disinterested in home ownership.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

There is considerable overlap between the barriers to affordable housing and impediments to fair housing choice. The County identified four goals to address impediments to fair housing choice. These will also address specific barriers to affordable housing overall.

1. Increase education opportunities for elected and appointed officials, real estate professionals, residential investors/landlords and the general public about fair housing.
2. Increase awareness and implementation of universal design principles in housing construction and renovation.
3. Work county-wide and regionally to improve transportation choices and connection between areas of opportunity and housing.
4. Increase opportunities for mixed income housing options through policy changes in program and land use policy.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The County must describe the other actions it plans to take during the program year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

In the current program year, the County will focus on creating new partnerships to better meet the needs of the County residents. The County will continue to work with their CHDO, Habitat for Humanity and the Community Investment fund of Indiana (CIFI), a Community Development Financial Institution (CDFI) and help establish a working relationship with the South Shore Neighborhood Development Corporation, a new non-profit affiliate of the Legacy Foundation.

Actions planned to foster and maintain affordable housing

The County's programs over the years have been heavily oriented toward fostering and maintaining affordable housing. Roughly 50% of the County's yearly CDBG/HOME funding goes toward housing, or housing related programs. The County will maintain its efforts to rehabilitate owner dwelling units, and assist lower income homebuyers to purchase affordable dwelling units. The County is also planning on building approximately 3 new units for veterans with American Rescue Plan funds.

Actions planned to reduce lead-based paint hazards

All of the funded housing program will comply with the lead paint requirements of 24 CFR Part 35.

Actions planned to reduce the number of poverty-level families

While the program will not have immediate effects, it is expected that the funding provided to Mental Health America for its Parents as Teachers Program will assist single parent families and small families become more self-sufficient. Similarly, the Homeless Prevention Program will help families avoid the trauma of homelessness and stabilize their housing situation which allows them to become more self-sufficient.

Actions planned to develop institutional structure

In the current program year, the County will focus on creating new partnerships to better meet the needs of the County residents. This includes working with the County's current CHDO, Habitat for Humanity, and foregoing a partnership with the Community Investment Fund of Indiana (CIFI), a

Community Development Financial Institution (CDFI) and the south Shore Neighborhood Development Corporation, a new non-profit affiliate of the Legacy Foundation.

Actions planned to enhance coordination between public and private housing and social service agencies

The County will continue to work within the existing networking and coordinating groups, including the Continuum of Care, the Lake County Housing Task Force and the Local Community Banker Council.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The County will not employ other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The County follows the recapture method when HOME funds are used for homebuyer activities. The amount recaptured may not exceed the net proceeds, if any. The net proceeds are the sales price minus any superior loan repayment (other than HOME funds) and closing costs. The County will always seek to recapture HOME funds before any distribution to the homeowner. Once HOME funds are recaptured, any remaining funds may be distributed to the homeowner.

Thus, HOME Investment is divided by the HOME Investment plus the Homebuyer Investment. The result is multiplied by the net proceeds. The HOME Investment is recaptured in full, if possible. Any funds remaining after the HOME Investment recapture are distributed to the homeowner. The full HOME loan amount remains in place for the term of the HOME required mortgage term.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The term of the HOME mortgage will be based on the level of HOME financing provided as part of assistance in acquiring a unit. Assistance under \$15,000, five years; under \$40,000 ten years; over \$40,000, fifteen years.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

None. The County does not refinance existing debt with HOME funds.

Attachments

Grantee Unique Appendices































